

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of Wolzenski, Bernard H., et al.

Serial No. 09/717,189

Examiner Graham, C.

Confirmation No.: 9504

Filed: November 21, 2000

Group 3628

For: Process for Comprehensive Financial and Estate Planning

INFORMATION DISCLOSURE STATEMENT

Mail Stop IDS
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

As a means of complying with the duty of disclosure set forth in 37 C.F.R. §1.56, applicant, through the undersigned attorney, files this Information Disclosure Statement pursuant to 37 C.F.R. §1.97.

- "AS Trophy Policy," more formally named: American Skandia Life Assurance Corp. Appendix E - Prior Policy for the American Skandia Trophy modified single premium variable life policy Oct. 1, 2001 (prior art, pgs. 7).

- "1997 Skandia Policy," more formally named: Skandia Life Assurance SEC filing dated October 17, 1997 showing a Modified Single Premium Variable Life Insurance Policy (pgs. 85).

- "1998 Skandia Amendment Policy," more formally named: American Skandia Life Assurance SEC filing "Pre-Effective Amendment No. 2 filed April 29, 1998 (pgs. 62).

- Non-Prior Art "AS SPVLI Policy," more formally named: Supplemental explanatory material: American Skandia Life Assurance Corp. SPVLI modified single premium variable life policy May 1, 2002 (not prior art, pgs. 50)

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §1.97, and this statement shall not be construed as a representation that a search was made, has been made, or that the information cited above is, or is considered to be, material to patentability as defined in §1.56(b), or that no other material information, as defined in 37 C.F.R. §1.56(b), exists. Translations of the pertinent portions of foreign language patents or publications listed above are supplied if existing translations are readily available to the applicant or the applicant's attorney. A concise explanation of the relevance, as it is presently understood by the individual designated in 37 CFR §1.56(c) most knowledgeable about the content of the information, of each patent, publication, or other information listed that is not in the English language is provided either in the patent specification or in the enclosed attachment.

Respectfully submitted,

By



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